

WHEN RECORDED MAIL TO:

George E Rowland  
Rene A Rowlandjo  
800 Buck Way  
Carson City NV 89705

LOAN NO. 938214-3

PF 12-15-93

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned FEDERAL NATIONAL MORTGAGE ASSOCIATION by BANK OF AMERICA NT&SA AS THEIR ATTORNEY-IN-FACT as the owner and holder of the Note secured by Deed of Trust dated 06-16-92, made by GEORGE E. ROWLAND III AND JO RENE A. ROWLAND, HUSBAND AND WIFE AS JOINT TENANTS Trustor(s), to STEWART TITLE OF CARSON CITY, Trustee, for VALLEY MORTGAGE COMPANY, INC. as Beneficiary, which Deed of Trust was recorded on 06-26-92, as Instrument No. 281995, in Book 692, on Page 4911, Official Records of DOUGLAS County, NEVADA, hereby substitutes EQUITABLE DEED COMPANY, a California Corporation, as Trustee, under said Deed of Trust.

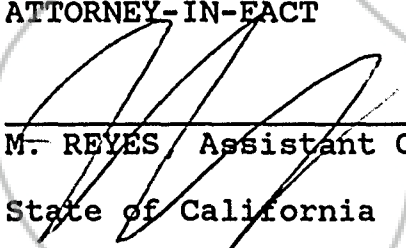
EQUITABLE DEED COMPANY, a California Corporation, hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

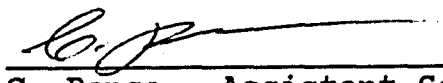
IN WITNESS WHEREOF, the owner and holder above named, and EQUITABLE DEED COMPANY, a California Corporation, as successor Trustee, has caused this instrument to be executed, each in its respective interest.

DATED: December 21, 1993

FEDERAL NATIONAL MORTGAGE ASSOCIATION  
by BANK OF AMERICA NT&SA AS ITS  
ATTORNEY-IN-FACT

EQUITABLE DEED COMPANY

  
M. REYES Assistant Cashier

  
C. Penso, Assistant Secretary

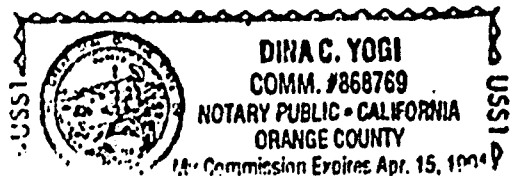
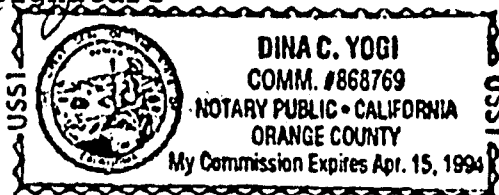
State of California }  
County of Orange } SS.

On 12-21-93, before me, DINA YOGI, a Notary Public in and for Orange, California, said County and State, personally appeared C. Penso, Assistant Secretary and M. REYES, Assistant Cashier, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities and that by their signatures on the instrument the persons or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal.

  
Notary Public Signature

RC101 by 18B



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COPY

REQUESTED BY  
Bank of America  
IN OFFICIAL RECORDS OF  
DOUGLAS COUNTY, NEVADA

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SUZANNE BEAUDREAU  
RECORDER  
\$1100 PAID 20 DEPUTY